

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN  
AND RELATED MOTIONS

Name of Debtor(s): Theodore Malcolm Dixon  
Brenda Washington Dixon

Case No: 17-30462

This plan, dated 3-16-2017, is:

- ☐ the *first* Chapter 13 plan filed in this case.  
☒ a modified Plan, which replaces the  
☐ confirmed or ☒ unconfirmed Plan dated 2/2/2017.

Date and Time of Modified Plan Confirming Hearing:

April 26, 2017 at 09:10 AM

Place of Modified Plan Confirmation Hearing:

Judge Phillips' - Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, Virginia

The Plan provisions modified by this filing are:

**Payment provision is modified because of post-petition garnishments.**

Creditors affected by this modification are:

**All creditors**

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$522,696.00**

Total Non-Priority Unsecured Debt: **\$127,685.00**

Total Priority Debt: **\$6,419.00**

Total Secured Debt: **\$342,751.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$100.00 Monthly for 1 month, then \$2,582.00 Monthly for 59 months.** Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 152,438.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 3,600.00 balance due of the total fee of \$ 5,100.00 concurrently with or prior to the payments to remaining creditors.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
IRS	Taxes and certain other debts	5,800.00	Prorata 3 months
Spotsylvania County Treasurer	Taxes and certain other debts	619.00	Prorata 3 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
Exeter Finance Corp	2015 Toyota Venza/Limited / XLE 4D 22 Location: 11005 Spring Meadow Blvd., Fredericksburg VA 22407		29,823.00	25,175.00
VIRGINIA CREDIT UNION	2011 Toyota Prius 4-D Location: 11005 Spring Meadow Blvd., Fredericksburg VA 22407	Opened 06/14 Last Active 10/16	11,298.00	11,125.00

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
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<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
ONEMAIN FINANCIAL	2001 Toyota Prerunner	5,825.00	12,860.00

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
DITECH	11005 Spring Meadow Blvd. Fredericksburg, VA 22407 Spotsylvania County	2,994.00	Debtor
Exeter Finance Corp	2015 Toyota Venza/Limited / XLE 4D Location: 11005 Spring Meadow Blvd., Fredericksburg VA 22407	555.99	Trustee
VIRGINIA CREDIT UNION	2011 Toyota Prius 4-D 35,000 miles Location: 11005 Spring Meadow Blvd., Fredericksburg VA 22407	257.63	Trustee
ONEMAIN FINANCIAL	2001 Toyota Prerunner	254.25	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt &amp; Est. Term**</u>
Exeter Finance Corp	2015 Toyota Venza/Limited / XLE 4D Location: 11005 Spring Meadow Blvd., Fredericksburg VA 22407	29,823.00	4.5%	Prorata 22 months
VIRGINIA CREDIT UNION	2011 Toyota Prius 4-D Location: 11005 Spring Meadow Blvd., Fredericksburg VA 22407	11,298.00	4.5%	Prorata 22 months

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

**4. Unsecured Claims.**

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 66 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 63.55 %.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
<b>-NONE-</b>		

**5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
DITECH	11005 Spring Meadow Blvd. Fredericksburg, VA 22407	2,994.00	5,988.00	0%	22 months	Prorata

**B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

**C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt&amp; Est. Term**</u>
<b>-NONE-</b>				

**6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

**A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
<b>-NONE-</b>	

**B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
<b>-NONE-</b>				

**7. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

**8. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

- 11. Other provisions of this plan:**  
**THIS AMENDED PLAN IS TO CORRECT A SHORTFALL IN INCOME AS A RESULT OF TWO GARNISHMENTS ON MR. DIXON'S INCOME POST-PETITION. DEBTORS ATTENDED A CREDITOR MEETING TODAY AND ARE IN THE PROCESS OF ADDRESSING THE TRUSTEE'S CONCERNS ABOUT PARTICULAR ISSUES. DEBTORS' HEREBY RESERVE THEIR RIGHT TO AMEND SCHEDULES I, J AND B22C.**

**Signatures:**

**Dated:** \_\_\_\_\_

/s/ Theodore Malcolm Dixon

Theodore Malcolm Dixon

Debtor

/s/ Martin C. Conway

Martin C. Conway 34334

Debtor's Attorney

/s/ Brenda Washington Dixon

Brenda Washington Dixon

Joint Debtor

**Exhibits: Copy of Debtor(s)' Budget (Schedules I and J);  
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on 3-17-2016, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Martin C. Conway

Martin C. Conway 34334

Signature

12934 Harbor Drive, Suite 107

Woodbridge, VA 22192

Address

855-848-3011

Telephone No.

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1 Theodore Malcolm Dixon

Debtor 2 Brenda Washington Dixon  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 17-30462  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

	Debtor 1	Debtor 2 or non-filing spouse
<b>1. Fill in your employment information.</b>		
If you have more than one job, attach a separate page with information about additional employers.	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
<b>Employment status</b>		
<b>Occupation</b>	<u>Nurse</u>	<u>Professor of Nursing</u>
Include part-time, seasonal, or self-employed work.	<b>Employer's name</b> <u>Defense Finance &amp; Actg Serv</u>	<b>Employer's name</b> <u>Germanna Community College</u>
Occupation may include student or homemaker, if it applies.	<b>Employer's address</b> <u>Room 1907 1240 E 9th Street Cleveland, OH 44199</u>	<b>Employer's address</b> <u>2130 Germanna Highway Locust Grove, VA 22508-2102</u>
<b>How long employed there?</b>	<u>20 years</u>	<u>30 years</u>

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>6,895.00</u>	\$ <u>7,282.00</u>
<b>3. Estimate and list monthly overtime pay.</b>	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
<b>4. Calculate gross income.</b> Add line 2 + line 3.	4. \$ <u>6,895.00</u>	\$ <u>7,282.00</u>

Debtor 1 **Theodore Malcolm Dixon**  
Debtor 2 **Brenda Washington Dixon**

Case number (if known) **17-30462**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>6,895.00</b>	\$ <b>7,282.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>1,921.00</b>	\$ <b>2,896.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>55.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>345.00</b>	\$ <b>283.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>350.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>516.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>FEGLI</b>	5h.+ \$ <b>470.00</b>	+ \$ <b>0.00</b>
Dental Insurance	\$ <b>122.00</b>	\$ <b>0.00</b>
Vision Insurance	\$ <b>33.00</b>	\$ <b>0.00</b>
Deferred Comp	\$ <b>0.00</b>	\$ <b>60.00</b>
Medical Reimbursement	\$ <b>0.00</b>	\$ <b>43.00</b>
Flex Admin Fees	\$ <b>0.00</b>	\$ <b>4.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>3,812.00</b>	\$ <b>3,286.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>3,083.00</b>	\$ <b>3,996.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>1,027.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>1,027.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>4,110.00</b>	+ \$ <b>3,996.00</b> = \$ <b>8,106.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>8,106.00</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		



Fill in this information to identify your case:

Debtor 1 Theodore Malcolm Dixon

Debtor 2 Brenda Washington Dixon  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 17-30462  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

16 years

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,994.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 63.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Theodore Malcolm Dixon**  
Debtor 2 **Brenda Washington Dixon**

Case number (if known) **17-30462**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>350.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>150.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>500.00</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$	<b>400.00</b>
<b>8. Childcare and children's education costs</b>	8. \$	<b>0.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<b>115.00</b>
<b>10. Personal care products and services</b>	10. \$	<b>250.00</b>
<b>11. Medical and dental expenses</b>	11. \$	<b>600.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>250.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>65.00</b>
<b>14. Charitable contributions and religious donations</b>	14. \$	<b>200.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>190.00</b>
15c. Vehicle insurance	15c. \$	<b>264.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal property taxes on vehicles</b>		
	16. \$	<b>338.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
	18. \$	<b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b>		
	\$	<b>0.00</b>
Specify: _____		
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: <b>Gym</b>	21. +\$	<b>100.00</b>
<b>Kids activities</b>	+\$	<b>100.00</b>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>6,979.00</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>6,979.00</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<b>8,106.00</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>6,979.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<b>1,127.00</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

AARP Dental Insurance Plan  
c/o Delta Dental Insurance Co  
PO Box 2059  
Mechanicsburg, PA 17055-2059

BANK OF AMERICA  
NC4-105-03-14  
PO BOX 26012  
GREENSBORO, NC 27410

BANK OF AMERICA, N.A  
4909 SAVARESE CIRCLE  
TAMPA, FL 33634

BB&T  
ATTN: BANKRUPTCY  
200 WEST SECOND ST  
WINSTON-SALEM, NC 27101

Blue Cross Blue Shield of Virg  
PO Box 105557  
Atlanta, GA 30348

CareCredit/Synchrony Bank  
PO Box 960061  
Orlando, FL 32896

Central VA Family Medicine  
PO Box 732  
Winchester, VA 22604

CITIBANK / SEARS  
CITICORP CREDIT SERVICES/ATTN: CENTRALIZ  
PO BOX 790040  
SAINT LOUIS, MO 63179

Constar Financial Services LLC  
3561 W. Bell Road  
Phoenix, AZ 85053

CREDIT FIRST/CFNA  
BK13 CREDIT OPERATIONS  
PO BOX 818011  
CLEVELAND, OH 44181

Dentegra Insur. Co.  
Delta Delta Ins. Co.  
PO Box 2059  
Mechanicsburg, PA 17055

DITECH  
ATTN: BANKRUPTCY  
PO BOX 6172  
RAPID CITY, SD 57709

Exeter Finance Corp  
PO Box 166008  
Irving, TX 75016

Frederickburg General District  
701 Princess Anne St 2nd Fl  
PO Box 180  
Fredericksburg, VA 22404

HEM-ONC ASSOC OF FRED'BG  
4501 EMPIRE COURT  
FREDERICKSBURG, VA 22408

IRS  
PO Box 7346  
PHILADELPHIA, PA 19101

KOHL'S/CAPITAL ONE  
PO BOX 3120  
MILWAUKEE, WI 53201

LENDMARK FINANCIAL SERVICES  
2118 USHER ST  
COVINGTON, GA 30014

Lendmark Financial Services  
1320 Central Park Bld  
Ste 104  
Fredericksburg, VA 22401

Mary Washington Healthcare  
1001 Sam Perry Blvd  
Fredericksburg, VA 22401

Medicredit Inc  
PO Box 1629  
Maryland Heights, MO 63043

MERIDIAN FINANCIAL SVC  
1636 HENDERSONVILLE RD S  
ASHEVILLE, NC 28803

MILITARY STAR/AAFES  
PO BOX 650060  
DALLAS, TX 75265

NATIONAL RECOVERY AGENCY  
2491 PAXTON ST  
HARRISBURG, PA 17111

NPAS, Inc.  
PO Box 99400  
Louisville, KY 40269

One Main Financial  
Bankruptcy Dept  
PO Box 6042  
Sioux Falls, SD 57117-6042

One Main Financial  
CT CORPORATION SYSTEM, RA  
4701 COX ROAD, SUITE 285  
Glen Allen, VA 23060

ONEMAIN FINANCIAL  
6801 COLWELL BLVD  
NTSB-2320  
IRVING, TX 75039

ONEMAIN FINANCIAL/CITIFINANCIAL  
6801 COLWELL BLVD  
NTSB-2320  
IRVING, TX 75039

RADIOLOGY ASSOC OF RICHMOND  
2602 BUFORD ROAD  
RICHMOND, VA 23235

REVENUE RECOVERY CORP  
7005 MIDDLEBROOK PIKE  
KNOXVILLE, TN 37909

Richmond GDC  
John Marshall Courts Building  
400 N 9th St. Room 203  
Richmond, VA 23219

Salem Fields Community Assoc  
r/a Resagent Inc  
3190 Fairview Park Dr, Ste 800  
Falls Church, VA 22042

SANTANDER CONSUMER USA  
SANTANDER CONSUMER USA  
PO BOX 961245  
FORT WORTH, TX 76161

SANTANDER CONSUMER USA  
PO BOX 961245  
FT WORTH, TX 76161

Spotsylvania County Treasurer  
9104 Courthouse Rd  
Spotsylvania, VA 22553

Spotsylvania GDC  
PO Box 339, 9111 Courthouse Rd  
Judicial Center, 1st Floor  
Spotsylvania, VA 22553-0339

Spotsylvania Regional Medical  
P.O. Box 74760  
Cincinnati, OH 45274-0760

SPRINGLEAF FINANCIAL S  
3940 PLANK RD. STE H  
FREDERICKSBURG, VA 22407

SPRINGLEAF FINANCIAL SERVICES  
601 NW 2ND ST  
EVANSVILLE, IN 47708

Springleaf Financial Services  
r/a CT Corporation System  
4701 Cox Road, Suite 285  
Glen Allen, VA 23060

SYNCB/MARLO FURNITURE  
SYNCHRONY BANK  
PO BOX 965064  
ORLANDO, FL 32896

SYNCHRONY BANK  
PO BOX 965064  
ORLANDO, FL 32896

SYNCHRONY BANK/TJX  
PO BOX 965064  
ORLANDO, FL 32896

TARGET  
C/O FINANCIAL & RETAIL SRVS  
MAILSTOPN BT POB 9475  
MINNEAPOLIS, MN 55440

TOYOTA MOTOR CREDIT CORP  
PO BOX 8026  
CEDAR RAPIDS, IA 52408

UNITED CONSUMERS  
PO BOX 4466  
WOODBIDGE, VA 22194-4466

USAA FEDERAL SAVINGS BANK  
10750 MCDERMOTT FREEWAY  
SAN ANTONIO, TX 78288

VA CREDIT UNION  
POB 1902  
RICHMOND, VA 23230

VIRGINIA CREDIT UNION  
PO BOX 90010  
RICHMOND, VA 23225

VIRGINIACREDIT UNION  
7500 BOULDERS VIEW DRIVE  
RICHMOND, VA 23225